

**Information to identify the case:**

Debtor 1	<u>Carolyn N. Gardner</u>		Social Security number or ITIN xxx-xx-7886
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	<u>First Name    Middle Name    Last Name</u>		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-32181-MBK</u>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carolyn N. Gardner

2/9/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Carolyn N. Gardner  
 Debtor

Case No. 17-32181-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db	+Carolyn N. Gardner, 7B Marigold Drive, Maple Shade, NJ 08052-8474
cr	++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316 (address filed with court: Credit Acceptance Corporation, 25505 W. 12 Mile Road, Southfield, MI 48034-1846)
517155332	+Atlantic City Expressway, Acct No xxxxxxxxxxxxx4701, PO Box 4971, Trenton, NJ 08650-4971
517155333	+Burlington County Library System, Acct No xx0146, 5 Pioneer Boulevard, Westampton, NJ 08060-3825
517155334	+Credit Acceptance Corporation, Acct No xxxx0164, 25505 West Twelve Mile Road, Southfield, MI 48034-8331
517155336	+Cure Auto Insurance, 214 Carnegie Center, Suite 101, Princeton, NJ 08540-6237
517155338	++DENTAL HEALTH ASSOCIATES P A, 320 SOUTH MAIN STREET, PHILLIPSBURG NJ 08865-2859 (address filed with court: Dental Health Associates PA, Acct No xxx7030, 1636 Route 38-Suite 21, Lumberton, NJ 08048)
517155340	+EZ Pass, Acct No xxxxxxxxxxxxx7001, PO Box 4972, Trenton, NJ 08650-4972
517155339	Emergency Physicians of South Jersey, Acct No xxxxxxxxxxxxx4604, 25858 Ridge Park Drive, Akron, OH 44333-8203
517155341	+Financial Recoveries, Acct No xxxxxxxxx6830, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
517155342	+First Credit, Inc., Acct No xxxxxxxxx2824, PO Box 630838, Cincinnati, OH 45263-0838
517155344	+Hampton Hospital, Acct No xxxxxxxx0018, 650 Rancocas Road, Westampton, NJ 08060-5613
517155343	+Hampton Hospital, Acct No xxxxxxxx0014, 650 Rancocas Road, Westampton, NJ 08060-5613
517155345	+Home Point Financial Corporation, Acct No xxxxxxx9392, 1194 Oak Valley Drive, Suite 80, Ann Arbor, MI 48108-8942
517155346	+Home Point Financial Corporation, Acct No xxxxxxx9392, 1021 West Eighth Avenue, Suite 106, King of Prussia, PA 19406-1307
517155347	+Home Point Financial Corporation, Acct No xxxxxxx9392, PO Box 77404, Ewing, NJ 08628-6404
517155348	+Kennedy University Hospital, Acct No xxxxxxxx9054, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
517155349	+Lourdes Medical Center, Acct No xxxxxxxxx2824, 100 Front Street, Riverside, NJ 08075-1181
517155352	+Lourdes Medical Center, Acct No xxxxxxxxx4958, 100 Front Street, Riverside, NJ 08075-1181
517155351	+Lourdes Medical Center, Acct No xxxxxxxxx6830, 100 Front Street, Riverside, NJ 08075-1181
517155350	+Lourdes Medical Center, Acct No xxxxxxxxx7044, 100 Front Street, Riverside, NJ 08075-1181
517155353	+Lourdes Medical Center of Burlington Co., Acct No xxxxxxxxx2824, 218 A Sunset Road, Willingboro, NJ 08046-1110
517155356	+Lourdes Medical Center of Burlington Co., Acct No xxxxxxxxx4958, 218 A Sunset Road, Willingboro, NJ 08046-1110
517155355	+Lourdes Medical Center of Burlington Co., Acct No xxxxxxxxx6830, 218 A Sunset Road, Willingboro, NJ 08046-1110
517155354	+Lourdes Medical Center of Burlington Co., Acct No xxxxxxxxx7044, 218 A Sunset Road, Willingboro, NJ 08046-1110
517155357	+Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
517155358	+Mariner Finance, 2465 South Broad Street, Unit F6, Trenton, NJ 08610-4700
517155361	+Optimum Outcomes, Acct No xxxxxxxxx4958, PO Box 58015, Raleigh, NC 27658-8015
517155362	+Plusee, Becker and Saltzman, LLC, Acct No 089768, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517155363	#+Precision Oral Surgery, Acct No x5086, 9 East Main Street, Moorestown, NJ 08057-3382
517155365	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517155366	Professional Account Management, Acct No xxxxxxxxxxxx7001, PO Box 1520, Milwaukee, WI 53201-1520
517155369	+Summit Collection Services, Inc., PO Box 306, Ho Ho Kus, NJ 07423-0306
517155371	+Virtua Health System, Acct No xxxxxxx6351, 401 Route 73 North, Lake Center Building 50, Suite 401, Marlton, NJ 08053-3428

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty

	+EDI: QTJORR.COM Feb 09 2018 22:48:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2018 23:05:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2018 23:05:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517155331	+EDI: AFNIRECOVERY.COM Feb 09 2018 22:48:00 Afni, Acct No xxxxxx8742, 1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517
517155335	+EDI: RCSFNBMARIN.COM Feb 09 2018 22:48:00 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
517155359	+EDI: MID8.COM Feb 09 2018 22:48:00 Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517155360	+EDI: NAVIENTFKASMSERV.COM Feb 09 2018 22:48:00 Navient, Acct No xxxxxxx4161, PO Box 9500, Wilkes Barre, PA 18773-9500
517155367	E-mail/Text: bankruptcy@pseg.com Feb 09 2018 23:04:56 PSE&G, Acct No xxxxxxx5303, Credit and Collection Center, PO Box 490, Cranford, NJ 07016-0490
517155368	EDI: NEXTTEL.COM Feb 09 2018 22:48:00 Sprint, Acct No xxxxxx8742, 6200 Sprint Parkway, Overland Park, KS 66251

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 46

Date Rcvd: Feb 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517155370 +E-mail/Text: ebn@unique-mgmt.com Feb 09 2018 23:06:15 Unique National Collections,  
Acct No 17558255, 119 East Maple Street, Jeffersonville, IN 47130-3439  
517155373 +EDI: WFFC.COM Feb 09 2018 22:48:00 Wells Fargo Dealer Services, Acct No xxxxxx5531,  
National Recovery Center, PO Box 25341, Santa Ana, CA 92799-5341  
517155372 +EDI: WFFC.COM Feb 09 2018 22:48:00 Wells Fargo Dealer Services, Acct No xxxxxx5531,  
Bankruptcy Department, PO Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
517155337\* ++DENTAL HEALTH ASSOCIATES P A, 320 SOUTH MAIN STREET, PHILLIPSBURG NJ 08865-2859  
(address filed with court: Dental Health Associates PA, Acct No xxx7031, 1636 Route 38,  
Suite 21, Lumberton, NJ 08048)  
517155364 ##+Precision Oral Surgery, Acct No x5086, 215 Sunset Road., Suite 308,  
Willingboro, NJ 08046-1108

TOTALS: 0, \* 1, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 9, 2018 at the address(es) listed below:

John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Home Point Financial Corporation  
rsolarz@kmllawgroup.com  
Thomas Orr on behalf of Debtor Carolyn N. Gardner tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas J Orr on behalf of Debtor Carolyn N. Gardner tom@torrlaw.com, xerna@aol.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6